

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		OFGS FILE NO. P/2167-86																																																							
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p>ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEM</p>																																																									
<p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input checked="" type="checkbox"/> was filed on <u>February 1, 1999</u> as United States patent Application Number <u>09/241,043</u> and was amended on <u>APR 13 1999</u> (if any).</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p> <p>Prior Foreign or Provisional Application(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">COUNTRY</th> <th style="width: 30%;">APPLICATION NUMBER</th> <th style="width: 25%;">DATE OF FILING (day, month, year)</th> <th style="width: 20%;">PRIORITY CLAIMED UNDER 35 U.S.C. 119</th> </tr> </thead> <tbody> <tr> <td>United States</td> <td>60/115,925</td> <td>14 January 1999</td> <td>YES <input checked="" type="checkbox"/> NO <input type="checkbox"/></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td>YES <input type="checkbox"/> NO <input type="checkbox"/></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td>YES <input type="checkbox"/> NO <input type="checkbox"/></td> </tr> </tbody> </table> <p>I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">UNITED STATES APPLICATION NUMBER</th> <th style="width: 30%;">DATE OF FILING (day, month, year)</th> <th style="width: 40%;">STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625 and Douglas A. Miro - Reg. No. 31,643, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP 1180 AVENUE OF THE AMERICAS NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352</p> <p>DIRECT TELEPHONE CALLS TO: (212) 382-0700</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">FULL NAME OF SOLE OR FIRST INVENTOR June Y. Felix</td> <td style="width: 30%;">INVENTOR'S SIGNATURE <i>June Yee Felix</i></td> <td style="width: 35%;">DATE March 8, 1999</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country) New York, NY 10021</td> <td colspan="2">COUNTRY OF CITIZENSHIP U.S.A.</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021</td> </tr> <tr> <td>FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Ronald A. Braco</td> <td>INVENTOR'S SIGNATURE <i>Ronald A. Braco</i></td> <td>DATE March 10, 1999</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country) New York, NY 10021</td> <td colspan="2">COUNTRY OF CITIZENSHIP U.S.A.</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021</td> </tr> <tr> <td>FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Kathryn V. Lawton</td> <td>INVENTOR'S SIGNATURE <i>Kathryn V. Lawton</i></td> <td>DATE March 17, 1999</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country) New York, NY 10021</td> <td colspan="2">COUNTRY OF CITIZENSHIP U.S.A.</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021</td> </tr> </table>			COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119	United States	60/115,925	14 January 1999	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>				YES <input type="checkbox"/> NO <input type="checkbox"/>				YES <input type="checkbox"/> NO <input type="checkbox"/>	UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)										FULL NAME OF SOLE OR FIRST INVENTOR June Y. Felix	INVENTOR'S SIGNATURE <i>June Yee Felix</i>	DATE March 8, 1999	RESIDENCE (City and either State or Foreign Country) New York, NY 10021	COUNTRY OF CITIZENSHIP U.S.A.		POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021			FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Ronald A. Braco	INVENTOR'S SIGNATURE <i>Ronald A. Braco</i>	DATE March 10, 1999	RESIDENCE (City and either State or Foreign Country) New York, NY 10021	COUNTRY OF CITIZENSHIP U.S.A.		POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021			FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Kathryn V. Lawton	INVENTOR'S SIGNATURE <i>Kathryn V. Lawton</i>	DATE March 17, 1999	RESIDENCE (City and either State or Foreign Country) New York, NY 10021	COUNTRY OF CITIZENSHIP U.S.A.		POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021		
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119																																																						
United States	60/115,925	14 January 1999	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>																																																						
			YES <input type="checkbox"/> NO <input type="checkbox"/>																																																						
			YES <input type="checkbox"/> NO <input type="checkbox"/>																																																						
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)																																																							
FULL NAME OF SOLE OR FIRST INVENTOR June Y. Felix	INVENTOR'S SIGNATURE <i>June Yee Felix</i>	DATE March 8, 1999																																																							
RESIDENCE (City and either State or Foreign Country) New York, NY 10021	COUNTRY OF CITIZENSHIP U.S.A.																																																								
POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021																																																									
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Ronald A. Braco	INVENTOR'S SIGNATURE <i>Ronald A. Braco</i>	DATE March 10, 1999																																																							
RESIDENCE (City and either State or Foreign Country) New York, NY 10021	COUNTRY OF CITIZENSHIP U.S.A.																																																								
POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021																																																									
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Kathryn V. Lawton	INVENTOR'S SIGNATURE <i>Kathryn V. Lawton</i>	DATE March 17, 1999																																																							
RESIDENCE (City and either State or Foreign Country) New York, NY 10021	COUNTRY OF CITIZENSHIP U.S.A.																																																								
POST OFFICE ADDRESS c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021																																																									

I hereby declare that all statements made herein of my own knowledge are true and that statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF FOURTH JOINT INVENTOR, IF ANY Lee A. Feinberg	INVENTOR'S SIGNATURE <i>Lee A. Feinberg</i>	DATE Mar/19/99
RESIDENCE (City and either State or Foreign Country) NY New York, NY 10021 Westfield, NJ 07090		COUNTRY OF CITIZENSHIP U.S.A.
POST OFFICE ADDRESS 916 Harding St, Westfield, NJ 07090 c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021		
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY Catherine MacArthur	INVENTOR'S SIGNATURE <i>Catherine MacArthur</i>	DATE 3/5/99
RESIDENCE (City and either State or Foreign Country) Milburn, NJ 07041		COUNTRY OF CITIZENSHIP U.S.A.
POST OFFICE ADDRESS 4 Rahway Road, Milburn, NJ 07041		
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY William Rykowski	INVENTOR'S SIGNATURE <i>William Rykowski</i>	DATE 3/17/99
RESIDENCE (City and either State or Foreign Country) S. Setauket, NY 11720		COUNTRY OF CITIZENSHIP U.S.A.
POST OFFICE ADDRESS 43 Long Meadow Pl., S. Setauket, NY 11720		
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS		